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U.S. Bureau of War Risk  
Insurance.

New provisions for  
compensation and...

Washington

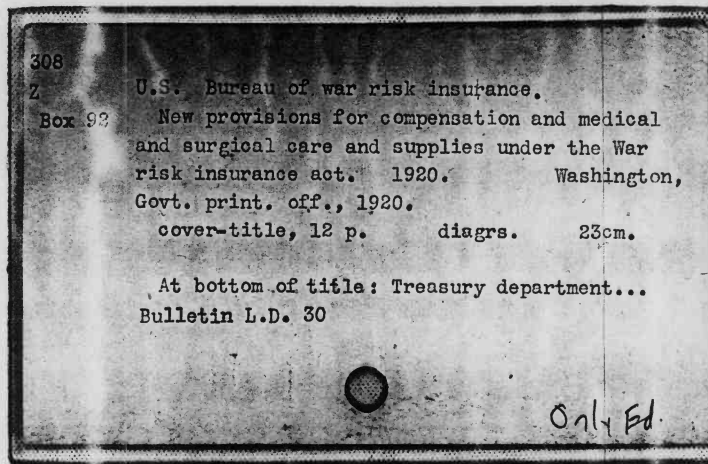
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**NEW PROVISIONS**  
*for*  
**COMPENSATION**  
*and*  
**MEDICAL AND SURGICAL**  
**CARE AND SUPPLIES**  
*under the*  
**WAR RISK INSURANCE ACT**

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1920

TREASURY DEPARTMENT  
BUREAU OF WAR RISK INSURANCE  
R. G. CHOLMELEY-JONES, Director  
WASHINGTON, D. C.

Bulletin L. D. 30

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## Important Information for Former Soldiers, Sailors and Marines, and Their Relatives and Beneficiaries

(Also of Interest to Active Service Men)

## Compensation - Medical and Surgical Treatment and Sup- plies - Artificial Arms, Legs, Eyes - Trusses - Wheel- Chairs, etc.

Under the War Risk Insurance Act  
as Amended December 24, 1919



Treasury Department  
Bureau of War Risk Insurance  
Washington, D. C.

# INTENTIONAL SECOND EXPOSURE

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Treasury Department  
Bureau of War Risk Insurance  
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**COMPENSATION BENEFITS PAID TO MEN OR THEIR FAMILIES**

**GOVERNMENT COMPENSATION**

**TO THE FOLLOWING ON DEATH RESULTING FROM SERVICE**

**Notes:** If the disabled person is so helpless as to be in constant need of a nurse or attendant, such additional sum shall be paid - but not exceeding \$20 per mo. as the Director may decide.

<b>WIFE OR WIFE AND CHILDREN</b> \$1500 WIFE AND CHILD \$1000 WIFE AND 2 CHILDREN (each for additional children up to 3) \$1500	<b>CHILDREN BUT NO WIFE</b> \$1000 CHILD \$500 CHILDREN (each for additional children up to 3) \$1000	<b>DEPENDENT PARENTS</b> \$1000 PARENT \$500 PARENTS \$1000	<b>MAN ALONE OR WITH DEPENDENT PARENTS</b> \$1000 MAN ALONE \$500 MAN WITH DEPENDENT PARENTS \$1000
<b>TOTAL TEMPORARY DISABILITY BENEFITS PAYABLE MONTHLY TO EX-SERVICE MAN</b> \$1500 MAN WITH WIFE OR WITH WIFE AND CHILDREN \$1000 WIFE AND CHILD \$1000 WIFE AND 2 OR MORE CHILDREN \$1500		<b>DOUBLE TOTAL PERMANENT DISABILITY PAYABLE MONTHLY TO MAN</b> \$1000 MAN ALONE \$500 MAN WITH DEPENDENT PARENTS \$1000	

**- NOTES -**

A. Partial disabilities of temporary nature, 10 per cent & below, paid on total permanent benefit as shown at left.

B. Partial disabilities of a "permanent" nature, 10 per cent & below, paid on total permanent benefit as shown at left.

Under the War Risk Insurance act as amended December 24, 1919.

## COMPENSATION UNDER THE WAR RISK INSURANCE ACT.

### PRELIMINARY EXPLANATION.

Wherever the terms "service man" and "ex-service man" occur they include: Officer or enlisted man or woman of the Army or Navy (including Marine Corps), member of the Army or Navy Nurse Corps, or member of the U. S. Coast Guard.

### COMPENSATION ENTIRELY DISTINCT FROM WAR RISK INSURANCE.

There is a general misunderstanding in regard to the difference between compensation and war risk insurance. This difference is clearly defined below.

### WAR RISK INSURANCE.

Insurance is *bought* and *paid* for by the service man, and is in effect as the result of his making application for it and paying the premiums promptly when due. It is payable only in the event of *death* or the *total permanent disability* of the service man, however or wherever caused, either prior to or after discharge. War Risk Insurance has nothing to do with compensation, and all its benefits are distinct from and in addition to benefits paid for compensation.

### COMPENSATION.

Compensation is *given* by the Government of the United States without charge to a service man, and is given regardless of whether war risk insurance is carried by him or not. All benefits derived from compensation are in addition to any which may be due from war risk insurance.

### WHEN COMPENSATION IS PAYABLE.

Compensation is payable in the event of *death* either prior to or after discharge, but death must be due to injuries suffered or disease contracted, accelerated, or aggravated in active service in the line of duty, and not the result of the man's own willful misconduct.

Compensation is also payable for all degrees of *disability* rated over a 10 per cent reduction in earning capacity. This reduction is determined by the actual physical condition of the disabled man, and after proper rating has been definitely decided upon by the Bureau of War

Risk Insurance, increase or decrease in earnings of the ex-service man does NOT affect any compensation payments he may be receiving so long as the prior rated physical impairment continues.

Compensation for disability, as above outlined, is only payable after discharge, and any disability must be the result of injuries suffered or disease contracted, accelerated, or aggravated in active service in the line of duty, and not the result of the man's own willful misconduct.

**BETWEEN INDUCTION AND ACCEPTANCE.** If a man became disabled or his death occurred between the time he was inducted by his local draft board and before the time he might otherwise have been accepted and enrolled for active service by the military or naval authorities, he, or those entitled thereto, may receive compensation for a death or disability resulting from a disease contracted or an injury suffered in line of duty and not as the result of the man's own willful misconduct involving moral turpitude. Compensation may also be payable in such a case when death or disability resulted from an aggravation of a disease or injury existing at the time the man was inducted.

**COMPENSATION FOR DEATH.** Upon the death of a service man, either prior to or after discharge or resignation, if due to injuries suffered or disease contracted in active service in the line of duty, the following amounts are paid monthly to his widow for the remainder of her life or until her remarriage, and to such of his children as are under the age of eighteen and unmarried, irrespective of their dependency on him for support. Monthly payments to the father and mother of a service man are only made when dependency exists, and the payments continue as long as such dependency lasts.

<b>MONTHLY PAYMENTS—COMPENSATION FOR DEATH.</b>	A widow but no child....	\$25. 00
	A widow and one child...	35. 00
	A widow and two children	42. 50
	A widow and three children	47. 50
	A widow and four children	52. 50
	No widow, but one child.....	20. 00
	No widow, but two children.....	30. 00
	No widow, but three children.....	40. 00
	No widow, but four children.....	45. 00
	No widow, but five children.....	50. 00
	A dependent father.....	20. 00
	A dependent mother.....	20. 00
	If both dependent father and dependent mother exist.....	30. 00

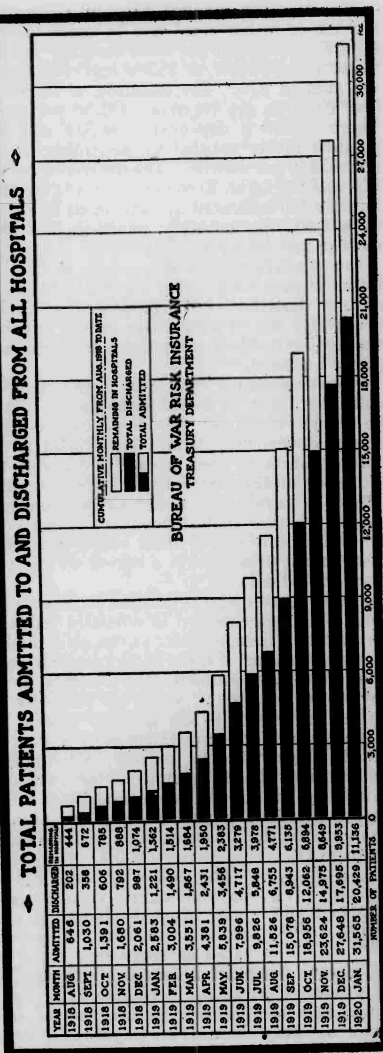
The monthly amount paid to a dependent mother or father must not be more than the difference between the total monthly payment made to the widow, or widow and children, and the sum of \$75. For example, a widow and four children are receiving \$52.50 per month. There is also a dependent mother and a dependent father entitled to, according to table above, \$30 per month. The difference between \$75 and \$52.50 is, however, only \$22.50, therefore the \$30 indicated by table must be reduced to \$22.50, the monthly payment the above mother and father would receive.

Compensation to a dependent mother and father is payable only for the death of one son or one daughter, but compensation for the death of a son or a daughter is not payable if the mother receives compensation for the death of her husband.

Notwithstanding that prior to the death of a child there was no actual dependency, if it can be shown that had the death not occurred actual dependency would have been a fact, compensation in such a case is payable to a father or mother, or both; therefore, compensation is payable to a dependent mother or father, whether such dependency arises before or after the death of their child, but dependency must arise within a period of five years from such death.

If any person who is entitled to receive payments of compensation is officially judged to be mentally irresponsible, payment is made to the guardian, or, if there is no guardian, to the chief of the government, state, county or city asylum or hospital of which the mentally irresponsible person is an inmate. State laws often permit the appointment of a guardian at the home of the patient, although the patient may be an inmate of an institution in another State. Advice or assistance in having a guardian appointed may be obtained from any of the offices or organizations named on page 11.

**COMPENSATION FOR TEMPORARY TOTAL DISABILITY.** The following amounts are payable monthly to a service man after discharge or resignation in the event of disability rated as temporary total, provided such disability is due to injuries suffered or disease contracted, accelerated, or aggravated in active service in the line of duty. These monthly amounts are payable for so long as disability as rated continues. (See Compensation, p. 3.)



### MONTHLY PAYMENTS—COMPENSATION FOR TEMPORARY TOTAL DISABILITY.

Payable (after discharge or resignation) for so long as disability continues, regardless of earnings, now or in future, amount being dependent upon physical impairment only.

With neither wife nor child.....	\$80
With wife, but no child.....	90
With wife, and one child.....	95
With wife, and two or more children.....	100
With no wife, but one child.....	90
(and \$5 for each additional child).	

Extra allowance in all of above cases for dependent mother or dependent father, or both, each \$10. Should a service man, receiving above benefits, die and his death be due to his disability, the death benefits under Compensation for Death become operative. (See p. 4.)

**COMPENSATION FOR TOTAL PERMANENT DISABILITY.** The following amount is payable monthly to a service man, after discharge or resignation, in the event of disability, rated as Total Permanent, provided such disability is due to injuries suffered or disease contracted, accelerated, or aggravated in active service in the line of duty. This monthly payment is payable for so long as disability as rated continues. (See Compensation, p. 3.)

### MONTHLY PAYMENTS—COMPENSATION FOR TOTAL PERMANENT DISABILITY.

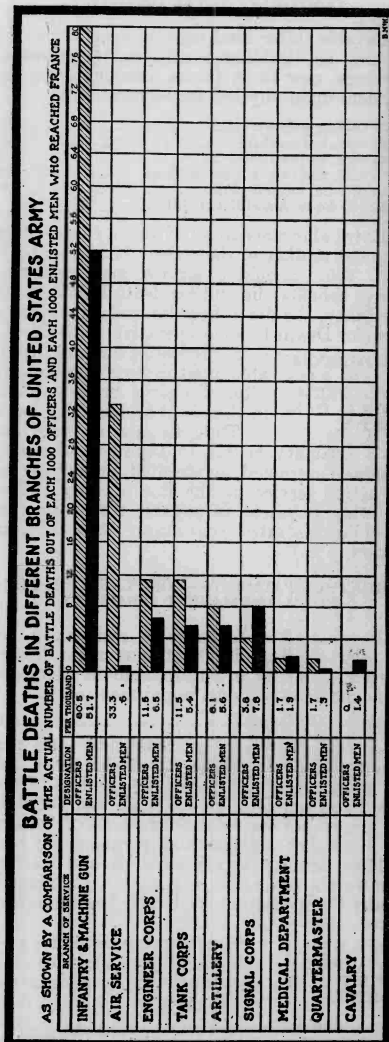
Payable after discharge or resignation, for so long as disability continues, regardless of earnings, now or in future, amount being dependent upon physical impairment only.

Regardless of relatives..... \$100

Any of the following constitute total permanent disability: Loss of both hands or feet, or the sight of both eyes, or the loss of one hand and one foot, or one hand and the sight of one eye, or one foot and the sight of one eye, or becoming helpless and permanently bedridden. Should a service man die and death be due to above disease or injury, death benefits under Compensation for Death become operative. (See p. 4.)

**DOUBLE TOTAL PERMANENT DISABILITY.** The following amount is payable monthly to a service man, after discharge or resignation, in the event of disability, rated as Double Total Permanent Disability (a combination of any two of the impairments listed under Total Permanent Disability) provided such disability is due to injuries suffered or





Figures from "War with Germany," by Colonel Ayres.

disease contracted, accelerated, or aggravated in active service in the line of duty. This monthly payment is payable for so long as his disability as rated continues.

#### MONTHLY PAYMENTS—COMPENSATION FOR DOUBLE TOTAL PERMANENT DISABILITY.

Payable after discharge or resignation for so long as disability continues, regardless of earnings, now or in future, amount being dependent upon physical impairment only.

Regardless of relatives..... \$200

Should the service man die and death be due to above disease or injury, death benefits under Compensation for Death become operative. (See p. 4.)

#### NOTE.

In all cases where compensation is payable, should a nurse or attendant be continuously needed, a sum not exceeding \$20 per month, as the Director of the Bureau of War Risk Insurance may deem reasonable, is payable in addition to any other payments.

#### PERMANENT PARTIAL DISABILITY AND TEMPORARY PARTIAL DISABILITY.

Awards of compensation for temporary partial disability and for permanent partial disability are made on a sliding scale, using the amounts payable for temporary total disability and total permanent disability as a basis. For instance, if an unmarried service man is temporarily 50 per cent disabled, due to injuries suffered or disease contracted, accelerated, or aggravated in active service in the line of duty, he will receive half of \$80, or \$40 per month, during such disability; if married, with wife and no child, he will receive one half of \$90, or \$45 per month, etc. If married or single, if he is disabled 50 per cent and it is permanent in nature, he will receive half of \$100, or \$50 per month. After the proper rating has been decided upon, increase or decrease in earnings does not affect amount of payment so long as rated disability continues. Compensation is not paid for a reduction in earning capacity rated at less than 10 per cent.

A great many of the preliminary ratings are temporary ratings, because of the temporary character of the disability, and are subject to change, as subsequent physical examinations may show to be necessary. The ratings may be reduced gradually as the disability lessens, or they may become fixed when the disability reaches the permanent stage, or they may increase if the disability grows worse.

Should the service man die and death be due to injuries suffered or disease contracted, accelerated, or aggravated in active service in the line of duty, death benefits under Compensation for Death become operative. (See p. 4.)

**MEDICAL AND SURGICAL TREATMENT AND SUPPLIES.**

In addition to monthly cash payments of compensation, the law provides that men disabled as the result of their service shall be furnished all governmental hospital, surgical, and medical treatment, and supplies, such as wheel chairs, artificial limbs, artificial eyes, trusses, and similar appliances, as the Director of the Bureau may determine to be reasonably necessary.

The Medical Division of the Bureau of War Risk Insurance takes care of all such problems. It directs the treatment of wounded, disabled, and sick ex-service men and uses every means known to medical science to restore such men to health and strength.

The services of the United States Public Health Service are used to the maximum in the care and treatment of War Risk patients. This close cooperation between the Bureau of War Risk Insurance and the Public Health Service is of great value to ex-service men, as they may receive necessary medical and hospital treatment through any officer of the Public Health Service. The continental United States has been divided into 14 districts. There are also district officers at Manila, P. I., San Juan, Porto Rico, and Honolulu, Hawaii.

**WHAT TO DO IF YOU NEED MEDICAL TREATMENT OR DESIRE TO FILE A CLAIM FOR COMPENSATION.**

If you are in need of medical attention as a result of wounds, injuries suffered, or disease contracted, accelerated, or aggravated in active service in the line of duty, communicate at once with the nearest District Supervisor of the Public Health Service. A list of the District Offices is given on page 12.

If you live at a distance from the district headquarters, the District Supervisor will designate a Public Health Service or other physician in your locality to examine you immediately and to give you the necessary treatment and attention. The District Supervisor will give you full information as to the filing of a claim for compensation, and will furnish the necessary blank forms.

Or you may obtain the necessary forms and information as to procedure from any of the following branch offices of the Bureau of War Risk Insurance:

Boston, Mass., 101 Milk Street, Room 601.  
New York, N. Y., 23 West Forty-third Street.  
Chicago, Ill., 1307 Stock Exchange Building.  
San Francisco, Calif., 420 Flood Building.  
Dallas, Tex., 232 Western Indemnity Building.  
Philadelphia, Pa., northwest corner Broad and Cherry Streets, third floor.  
St. Louis, Mo., 1116 Syndicate Trust Building.

You may also obtain information as to the filing of a claim for compensation from the local post of the American Legion, the Veterans of Foreign Wars, or other organizations of former service men, Army, Navy and Marine Corps recruiting stations, State Insurance Commissioners, any Home Service Section of the American Red Cross, Salvation Army, Knights of Columbus, Jewish Welfare Board, Y. M. C. A., or from other fraternal or welfare organizations, or cooperating agencies which are in a position to furnish blanks and necessary information, or by communicating with the Compensation and Insurance Claims Division, Bureau of War Risk Insurance, Washington, D. C.

**CERTIFICATE OF INJURY.** No compensation is payable unless the disability or death can be traced to an injury or disease incurred in the service.

Many persons, however, have received injuries or contracted disease in the service and the ill effects thereof do not appear until some time after their discharge or resignation. If the disability resulting from the injury or disease contracted in the service does not occur before one year after discharge or resignation you may be unable to obtain compensation, for the law provides that when such disability or death occurs as shown by the medical evidence after one year after your discharge, a *certificate of injury* must have been obtained from the Director of the Bureau, within the year from the date of your discharge in order that the Government may pay you.

If you were injured or contracted disease while in the service, even though the injury or disease was of a minor character, *be sure to apply for a certificate of injury before one year after the date of your discharge or resignation*, in order to protect yourself and your dependents. *Act now.*

*Do not fail to get this certificate if you sustained injury or disease in the service which, even though it may not bother you now, may become aggravated hereafter. To get it, apply*

to the nearest District Supervisor of the Public Health Service, or write to the Chief Medical Advisor, Bureau of War Risk Insurance, Washington, D. C., giving your full name, serial number, and organization, and rank at time of discharge or resignation.

A list of the District Offices of the United States Public Health Service follows. Get in touch with the one nearest you.

District No. 1 (Maine, New Hampshire, Vermont, Massachusetts, and Rhode Island). U. S. Public Health Service, 101 Milk Street, fourth floor, Boston, Mass.

District No. 2 (Connecticut, New York, and New Jersey). U. S. Public Health Service, 23 West Forty-third Street, New York, N. Y.

District No. 3 (Pennsylvania and Delaware). U. S. Public Health Service, 1512 Walnut Street, Philadelphia, Pa.

District No. 4 (District of Columbia, Maryland, Virginia, and West Virginia). U. S. Public Health Service, room 1226, Interior Department, Washington, D. C.

District No. 5 (North Carolina, South Carolina, Tennessee, Georgia, and Florida). U. S. Public Health Service, 82 Edgewood Avenue, Atlanta, Ga.

District No. 6 (Alabama, Mississippi, and Louisiana). U. S. Public Health Service, 309 Audubon Building, New Orleans, La.

District No. 7 (Indiana, Ohio, and Kentucky). U. S. Public Health Service, 705 Neave Building, Fourth and Race Streets, Cincinnati, Ohio.

District No. 8 (Illinois, Michigan, and Wisconsin). U. S. Public Health Service, 512 Garland Building, Chicago, Ill.

District No. 9 (Nebraska, Iowa, Kansas, and Missouri). U. S. Public Health Service, 1006 Century Building, St. Louis, Mo.

District No. 10 (Minnesota, North Dakota, South Dakota, and Montana). U. S. Public Health Service, 744 Lowry Building, St. Paul, Minn.

District No. 11 (Wyoming, Utah, Colorado, and New Mexico). U. S. Public Health Service, 1357 California Street, Denver, Colo.

District No. 12 (Arizona, Nevada, and California). U. S. Public Health Service, 624 Flood Building, San Francisco, Calif.

District No. 13 (Washington, Idaho, and Oregon). U. S. Public Health Service, 115 White Building, Seattle, Wash.

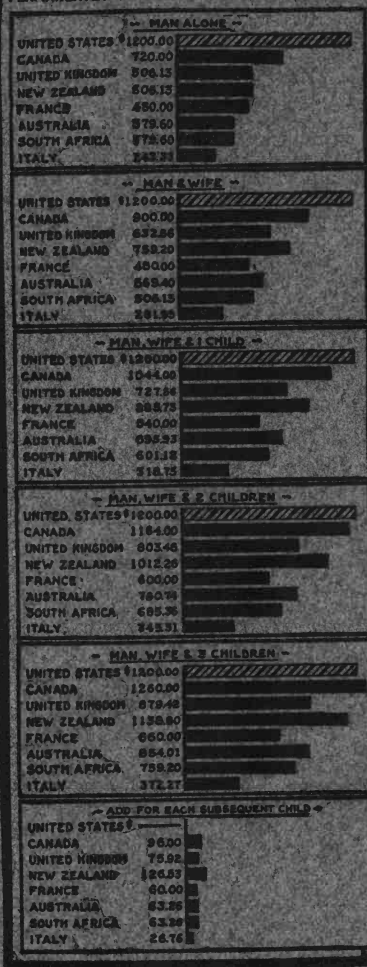
District No. 14 (Oklahoma, Texas, and Arkansas). U. S. Public Health Service, 312 Mason Building, Houston, Tex.

District comprising Philippine Islands. U. S. Public Health Service, Manila, Philippine Islands.

District comprising Porto Rico and the Virgin Islands. U. S. Public Health Service, San Juan, Porto Rico.

District comprising Hawaiian Islands. U. S. Public Health Service, Honolulu, Hawaii.

COMPARATIVE VALUE OF  
FOREIGN PENSIONS & U.S. COMPENSATION  
ANNUAL RATE AWARDED TO  
PERMANENTLY TOTALLY DISABLED THRU WAR SERVICES



From latest available data.

# INTENTIONAL SECOND EXPOSURE

12

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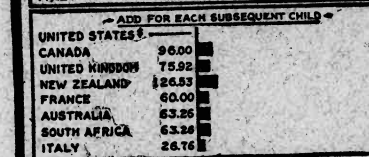
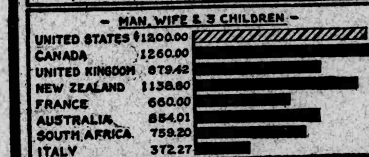
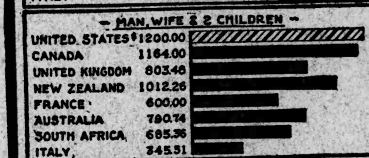
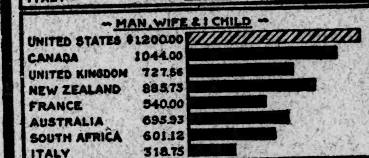
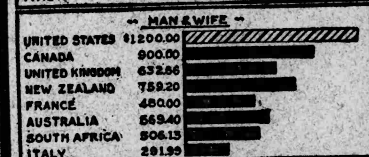
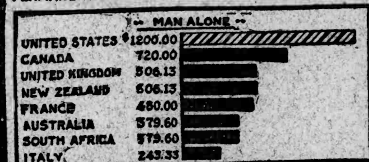
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## COMPARATIVE VALUE OF FOREIGN PENSIONS & U.S. COMPENSATION - ANNUAL RATE AWARDED TO PERMANENTLY TOTALLY DISABLED THRU WAR SERVICES



From latest available data.

## **IMPORTANT.**

In many instances the Bureau has not the present and correct addresses of discharged soldiers, sailors, and marines.

Many letters addressed to them are returned because of insufficient or incorrect addresses.

In order that information may reach you, and that the Bureau may make **PROMPT REPLIES** to your letters, it is important that you furnish the following information:

1. Full name and address of service man.
2. Compensation number.
3. Date of enlistment.
4. Army or Navy organization.
5. Rank.
6. Army serial number, if in the Army.
7. Date of death or discharge from service.
8. Date of birth.
9. Full name and address of beneficiary.
10. Insurance certificate or policy number.
11. **YOUR** full name and address.

**END OF  
TITLE**